GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

UNSTARRED QUESTION NO:2143
ANSWERED ON:06.05.2016
Health Insurance
Khuba Shri Bhagwanth;Kothapalli Smt. Geetha;Singh Shri Hukum;Verma Shri Rajesh

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the Government has taken cognizance that a majority of India"s population living in urban and rural areas are not covered by health insurance as per National Sample Survey Organisation (NSSO), if so, the details thereof and the reasons therefor;

(b) whether the Rashtriya Swasthya Bima Yojana introduced by the Government has addressed the problem of Health insurance, if so, the details thereof and the extent by which it has benefited the people;

(c) whether the Government proposes to improve the above health insurance by merging it with other schemes and enhancing the extent of insurance coverage, if so, the details thereof;

(d) whether the Government has received any complaints regarding corruption in the said scheme, if so, the details thereof; and

(e) the corrective steps taken by the Government in this regard?

Answer

THE MINISTER OF HEALTH AND FAMILY WELFARE
(SHRI JAGAT PRAKASH NADDA)
(a): As per latest data report of National Sample Survey Office (NSSO) on Health and Morbidity known as "Social Consumption on Health" conducted during NSS 71st round (January, 2014 - June, 2014), percentage of persons having covered under any health insurance scheme is 14.1% in rural areas and 18.1% in urban areas.
As per information received from Insurance Regulatory and Development Authority of India (IRDAI), 28.80 crore persons were covered under health insurance policies provided by public sector & Private sector during 2014-15 (including Government sponsored schemes like RSBY) which is 24% of India's total population.
Contdâ€¦â€¦.

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(b): Rashtriya Swasthya Bima Yojana (RSBY) is a centrally sponsored scheme to provide health insurance to Below Poverty Line (BPL) families and 11 other defined categories of Unorganized Workers namely Building & Other Construction Workers, licensed Railway porters, Street Vendors, MGNREGA workers (who have worked for more than fifteen days during preceding financial year), Beedi workers, Domestic workers, Sanitation Workers, Mine Workers, Rickshaw pullers, Rag pickers and Auto/Taxi drivers.
Beneficiaries enrolled under RSBY are entitled for health insurance coverage of Rs. 30,000/- per annum to families (a unit of five) on floater basis in government empanelled hospitals (includes both private and public). Pre-existing conditions are covered from day one and there is no age limit. Transportation cost upto Rs. 100 is also provisioned under this scheme.
The list containing state-wise details of number of families enrolled and benefitted (hospitalised) is at Annexure.
(c): The Hon'ble Finance Minister in his Budget Speech for 2016-17 on 29.02.2016 announced that "Government will launch a new health protection scheme which will provide health cover up to Rs. One lakh per family belonging to poor and economically weak families. For Senior Citizens of age 60 years and above, belonging to this category, an additional top-up package up to Rs. 30,000 will be provided." Senior Citizens Health Scheme has been implemented w.e.f. 01.04.2016.
The scheme of convergence of RSBY with other schemes is yet to be approved.

(d) & (e): Not applicable.